

**Information to identify the case:**

Debtor 1	<b>Nicholas A Mitchell</b>	Social Security number or ITIN	xxx-xx-4939
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-35098-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas A Mitchell

3/4/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicholas A Mitchell  
Debtor

Case No. 18-35098-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 04, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2024:**

Recip ID	Recipient Name and Address
db	+ Nicholas A Mitchell, 268 Kipp Street, Apt. 2F, Hackensack, NJ 07601-1066
cr	+ Pleasantview Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
cr	+ Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
517937522	+ Pleasantview Condominium Association, In, c/o Donald M. Onorato, Esq., 15 Bergen Street, 2nd Floor, Hackensack, New Jersey 07601-5454
520161264	+ Pleasantville Condominium Association Inc., c/o Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
518302893	+ Pleasantview Condominium Association, Inc., c/o, Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
517937524	+ Seterus, PO Box 1077, Hartford, Connecticut 06143-1077
517940334	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 04 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Mar 05 2024 01:31:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519133802	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2024 20:47:00	Legacy Mortgage Asset Trust 2021-GS1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519133803	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2024 20:47:00	Legacy Mortgage Asset Trust 2021-GS1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Legacy Mortgage Asset Trust 2021-GS1, Serviced by Select Portfolio Servicing,
518048113	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 04 2024 20:46:00	MTGLQ Investors, L.P., c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518575437	Email/Text: mtgbk@shellpointmtg.com	Mar 04 2024 20:46:00	MTGLQ Investors, L.P. c/o NewRez LLC DBA Shellpoint, P.O. Box 10826, Greenville, SC 29603-0826, MTGLQ Investors, L.P. c/o NewRez LLC DBA, P.O. Box 10826, Greenville, SC 29603-0826
518575436	Email/Text: mtgbk@shellpointmtg.com	Mar 04 2024 20:46:00	MTGLQ Investors, L.P. c/o NewRez LLC DBA Shellpoint, P.O. Box 10826, Greenville, SC 29603-0826
518009169	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2024 20:47:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
517937523	EDI: PRA.COM	Mar 05 2024 01:31:00	Portfolio RC, 120 Corporate Boulevard, Norfolk,

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518064413

EDI: PRA.COM

Virginia 23502

Mar 05 2024 01:31:00

Portfolio Recovery Associates, LLC, C/O Capital  
One Bank (usa), N.a., POB 41067, Norfolk VA  
23541

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 nj-ecfmail@mwclaw.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Andrew Kutschman, III	on behalf of Creditor Pleasantview Condominium Association Inc. jkutschman@cutolobarros.com, ecourts@cutolobarros.com
Kevin Gordon McDonald	on behalf of Creditor MTGLQ INVESTORS L.P. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor MTGLQ Investors L.P. as serviced by Shellpoint Mortgage Servicing mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bkecf@milsteadlaw.com bkecf@milsteadlaw.com
Phillip Andrew Raymond	on behalf of Creditor MTGLQ Investors L.P. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Legacy Mortgage Asset Trust 2021-GS1 bankruptcy@fskslaw.com
Robert P. Saltzman	on behalf of Creditor Seterus Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org
Roger Fay	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 rfay@alaw.net bkecf@milsteadlaw.com
U.S. Trustee	

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on behalf of Debtor Nicholas A Mitchell vcommisa@vdclaw.com

TOTAL: 13